96. (new) The method of claim 94 wherein the number of input nodes for the organization network model equals one plus the number of enterprises within the organization.

97. (new) The method of claim 94 where an enterprise is a single product, a group of products, a division or an entire company.

98. (new) The method of claim 83 where the number of hidden nodes in a network model equals one plus the number of input nodes.

99. (new) The tools of claim 1 that can be used to automate the management and operation of a risk transfer operation such as an insurance company or risk exchange.

IN THE BIBLIOGRAPHY

The Applicant respectfully requests the Examiner to enter the following amendment: delete the bibliography.

REMARKS

A preliminary amendment for this application was submitted on May 30, 2002. However, because the PAIR system does not show that the previous amendment was received, this second amendment is being sent as a preliminary amendment. The Applicant respectfully requests consideration of the present application as amended herewith.

Respectfully submitted,

Dated: 8/6/2003

Jeff S. Eder, Practicioner Number 52,849